

ABSTRACT OF THE DISCLOSURE

[038] Systems and methods consistent with the principles of the present invention address the need to more conveniently and efficiently transfer value to a card issuer. Specifically, in systems and methods consistent with the invention, funds to be applied as a payment to an account are received at a point-of-sale location from a cardholder. These funds may include cash, check, credit card, money order, cashier's check, or other cash equivalent. A transaction message, indicating a payment transaction and a payment amount, is sent from the point-of-sale location to the card issuer. The card issuer then verifies the account information indicated in the transaction message. When the point-of-sale location then receives an indication that the payment amount was applied to the account, the point-of-sale location forwards the payment to the card issuer.